## CLAIMS

I claim:

1. 1      A method for posting transactions to accounts, comprising:

2      receiving transactions related to a plurality of the accounts;

3      converting the transactions into messages;

4      assigning a lower priority to messages ready for posting relative to a second type of

5 messages;

6      processing, with system resources, the second type of messages at the higher priority

7 than messages ready for posting; and

8      posting transactions to the accounts when the system resources are available;

9      wherein the posting of the transactions can occur in essentially real-time and can be

10 interpersed with the processing of the second type of messages.

1      2.      The method as set forth in claim 1, wherein the second type of messages

2 comprises an authorization request.

1      3.      The method as set forth in claim 1, wherein the messages ready for posting are

2 approved charges to the accounts.

1      4.      The method as set forth in claim 1, wherein the account comprise credit

2 accounts.

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1     5.     The method as set forth in claim 1, wherein the receiving of the transactions

2 comprises receiving the transactions at a plurality of times throughout a day.

1     6.     The method as set forth in claim 1, wherein the receiving of the transactions

2 comprises receiving a group of the transactions at one time.

1     7.     A method for updating an account having account information, comprising:

2     associating at least one rule with the account, the rule for being used in controlling a

3     processing of the account;

4     storing at least one parameter of the rule in a database;

5     receiving a transaction related to the account;

6     identifying all rules associated with the account;

7     applying the rules to the transaction;

8     inserting the transaction into the account.information; and

9     propagating balances maintained for the account;

10    ~~wherein the rule is changed by modifying the parameter stored in the database.~~

1     8.     The method as set forth in claim 7, wherein associating the rule with the

2 account comprises generating an account master and identifying all rules comprises

3 retrieving the account master.

1     9.     The method as set forth in claim 7, wherein the receiving of the transaction

2 comprises receiving a plurality of transactions at a plurality of times throughout a day.

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1      10.     The method as set forth in claim 7, wherein the receiving of the transaction

2    comprises receiving a plurality of transactions at one time.

1      11.     The method as set forth in claim 7, further comprising projecting the account

2    prior to the inserting of the transaction.

1      12.     The method as set forth in claim 7, further comprising projecting the account

2    after the inserting of the transaction.